B i (Official Form I) (1/08) Case 09-33590-mkn Doc 1 Entered 12/17/09 12:55:41 Page 1 of 12

| United States Bankruptcy Court   |  |   |   |  |
|--|--|---|---|--|
| United States Bankruptcy Court  FOR THE DISTRICT OF NEVADA   |  |   | Voluntary Petition  |  |
| Name of Debtor (if individual, enter Last, First, Middle Cooley 'James P.  | e):  | Name of Join  | t Debtor (Spouse) (Last, First, Middle):<br>N / A   |  |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):   |  |   | mes used by the Joint Debtor in the last 8 years  |  |
| (include married, maiden, and trade names):  NONE  |  |   | ied, maiden, and trade names):  |  |
| Last four digits of Soc. Sec. or Indvidual-Taxpayer I,D.   | •  | Last four digi  | N/A<br>ts of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN<br>one, state all):   |  |
| Street Address of Debtor (No. and Street, City, and Stat   |  |   | one, state all): N/A s of Joint Debtor (No. and Street, City, and State):   |  |
| 5708 Great Eagle Ct  | ····/-   | Succi Addres  |   |  |
| Las Vegas Nv   |  |   | N/A   |  |
| County of Residence or of the Principal Place of Busine  | 89122  | County of Re  | SIP CODE sidence or of the Principal Place of Business:   |  |
| Clark Mailing Address of Debtor (if different from street address  |  |   | N/A ess of Joint Debtor (if different from street address):   |  |
| and the second s |  | Waiting Add   | ess of Joint Deolor (it unterent from street address).  |  |
| SAME   |  |   | N/A   |  |
| Location of Principal Assets of Business Debtor (if diff   | ZIP CODE<br>erent from street address above):  | <u></u>   | ZIP CODE  |  |
| SAME Type of Debtor  |  |   | ZIP CODE  |  |
| (Form of Organization)   | Nature of Busine<br>(Check one box.)   | \$8   | Chapter of Bankruptcy Code Under Which<br>the Petition is Filed (Check one box.)  |  |
| (Check one box.)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities,  | Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other | as defined in   | Chapter 7 Chapter 15 Petition for Recognition of a Foreign Main Proceeding Chapter 12 Chapter 15 Petition for Recognition of a Foreign Chapter 13 Recognition of a Foreign Nonmain Proceeding |  |
| check this box and state type of entity below.)  | Clearing Bank Other  |   | Nature of Debts   |  |
|  | Tax-Exempt Enti  |   | (Check one box.)  |  |
| ·  | (Check box, if applied  Debtor is a tax-exempt of under Title 26 of the Un Code (the Internal Reven                          | rganization<br>ited States  | Debts are primarily consumer debts, defined in 11 U.S.C. \$ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."                                     |  |
| Filing Fee (Check one bo   | x.)  | Check one be  | Chapter 11 Debtors  |  |
| Full Filing Fee attached.  |  | Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).     |   |  |
| Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce   | ertifying that the debtor is   | Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). |   |  |
| unable to pay fee except in installments. Rule 100  Filing Fee waiver requested (applicable to chapter   | 06(b). See Official Form 3A.   |   | s aggregate noncontingent liquidated debts (excluding debts owed to or affiliates) are less than \$2,190,000.   |  |
| attach signed application for the court's considera  | ution. See Official Form 3B.   | Check all ap A plan i Accepta   | plicable boxes: is being filed with this petition. ances of the plan were solicited prepetition from one or more classes itors, in accordance with 11 U.S.C. § 1126(b)                        |  |
| Statistical/Administrative Information Tithis space is for   |  |   |   |  |
| Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |  |   |   |  |
| Estimated Number of Creditors  |  | 0,001- 2  | 5,001-<br>0,000 100,000 100,000   |  |
| \$50,000 \$100,000 \$500,000 to \$1 million  | to \$10 to \$50 to   | 50,000,001 \$<br>\$100 to   | 100,000,001 \$500,000,001 More than \$1 billion willion   |  |
|  | to \$10 to \$50 to   | 50,000,001 \$<br>\$100 to   | 100,000,001 \$500,000,001 More than \$5500 to \$1 billion \$1 billion   |  |

| B I (Official Fon                 | 111 1) (1/08)  | d 12/17/09 11:55:41 Page  | 2 of 12 Page 2                       |
|-----------------------------------|--|---|--------------------------------------|
| Voluntary Peti<br>(This page must | ition<br>1 be completed and filed in every case.)  | Name of Debtor(s): James P. Cooley  |                                      |
|                                   | All Prior Bankruptcy Cases Filed Within Last 8 Y   | ears (If more than two, attach additional sheet.  | 1                                    |
| Location<br>Where Filed:          |  | Case Number:  | Date Filed:                          |
| Location                          |  | Case Number:  | Para Princip                         |
| Where Filed:                      |  |   | Date Filed:                          |
| Name of Debtor                    | Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil   |   |                                      |
|                                   | None   | Case Number:  | Date Filed:                          |
| District:                         |  | Relationship:   | Judge:                               |
|                                   | Exhibit A  | Exhibit B   |                                      |
| (To be complete                   |  | (To be completed if debtor  | r is an individual                   |
| (UQ) with the S                   | ted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) | whose debts are primarily of  | consumer debts.)                     |
| of the Securities                 | s Exchange Act of 1934 and is requesting relief under chapter 11.)   | I, the attorney for the petitioner named in th  | e foregoing petition, declare that I |
|                                   | NT / 7N  | have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code | may proceed under chapter 7, 11,     |
|                                   | N/A  | available under each such chapter. I further  | certify that I have delivered to the |
|                                   |  | debtor the notice required by 11 U.S.C. § 342   | 2(b).                                |
| Exhibit A                         | is attached and made a part of this petition.  | xN/A  |                                      |
|                                   |  | Signature of Attorney for Debtor(s)   | (Date)                               |
|                                   | Exhibit  | c   |                                      |
| Does the debtor                   | own or have possession of any property that poses or is alleged to pose  | - 4 4 - 61 1 3 + 3 2 6 - L   L  | to the control                       |
|                                   |  | a threat of imminent and identifiable narm to pi  | ublic health or safety?              |
| Yes, and                          | Exhibit C is attached and made a part of this petition.  |   |                                      |
| No.                               |  |   |                                      |
|                                   |  |   |                                      |
|                                   | T-1-1-1-1-1  |   |                                      |
|                                   | Exhibit  | : D   |                                      |
| (To be comp                       | leted by every individual debtor. If a joint petition is filed   | Leach snouse must complete and atta   | ch a senarate Exhibit D.)            |
|                                   | •  |   | oli a sopuiam Danion Di,             |
| Exhil                             | bit D completed and signed by the debtor is attached and t   | made a part of this petition.   |                                      |
| If this is a joint petition:      |  |   |                                      |
| II dilo lo ajo.                   | mit petition.  |   |                                      |
| ☐ Exhit                           | bit D also completed and signed by the joint debtor is attac   | ched and made a nart of this petition.  |                                      |
|                                   |  | and min miner a bure or min bannan  |                                      |
|                                   | Information December 1   | • •• •  |                                      |
| _                                 | Information Regarding t (Check any applic  | cable box.)   |                                      |
|                                   | Debtor has been domiciled or has had a residence, principal place of   | business, or principal assets in this District for                                      | r 180 days immediately               |
| <u></u>                           | preceding the date of this petition or for a longer part of such 180 day   |   |                                      |
|                                   | There is a bankruptcy case concerning debtor's affiliate, general parts  | ner, or partnership pending in this District.   |                                      |
|                                   | Debtor is a debtor in a foreign proceeding and has its principal place   |   | tatas in this Plictnist ag           |
|                                   | has no principal place of business or assets in the United States but is   | s a defendant in an action or proceeding lin a fi                                       | ederal or state court) in            |
|                                   | this District, or the interests of the parties will be served in regard to   | the relief sought in this District.   | •                                    |
|                                   |  |   |                                      |
|                                   | Certification by a Debtor Who Resides at   | s a Tenant of Residential Property  |                                      |
|                                   | (Check all applica   | ,   |                                      |
|                                   | Landlord has a judgment against the debtor for possession of debtor  | or's residence. (If box checked, complete the fe  | ollowing.)                           |
|                                   | N/A  |   |                                      |
|                                   |  | (Name of landlord that obtained judgment)   |                                      |
|                                   |  |   |                                      |
|                                   |  |   |                                      |
| • •                               | •  | (Address of landlord)   |                                      |
|                                   |  |   |                                      |
|                                   | entire monetary default that gave rise to the judgment for possession  | on, after the judgment for possession was enten   | ed, and                              |
|                                   |  |   |                                      |
|                                   | filing of the petition.  | •   |                                      |
|                                   | Debtor certifies that he/she has served the Landlord with this certif  | fication, (11 U.S.C. § 362(1)).   |                                      |
|                                   |  |   |                                      |

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| B 1 (Official Form) I (1/08)   | Page 3  |  |  |  |
|--|---|--|--|--|
| Voluntary Petition   | Name of Debtor(s):  |  |  |  |
| (This page must be completed and filed in every case.)   | James P. Cooley   |  |  |  |
| Signatures   |   |  |  |  |
| Signature(s) of Debtor(s) (Individual/Joint)   | Signature of a Foreign Representative   |  |  |  |
| ,  |   |  |  |  |
| I declare under penalty of perjury that the information provided in this petition is true  | I declare under penalty of perjury that the information provided in this petition is true   |  |  |  |
| and correct.   | and correct, that I am the foreign representative of a debtor in a foreign proceeding,  |  |  |  |
| [If petitioner is an individual whose debts are primarily consumer debts and has   | and that I am authorized to file this petition.   |  |  |  |
| chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such     | (Check only one box.)   |  |  |  |
| chapter, and choose to proceed under chapter 7.  | (   |  |  |  |
| [If no attorney represents me and no bankruptcy petition preparer signs the petition] [  | ☐ I request relief in accordance with chapter 15 of title 11, United States Code.   |  |  |  |
| have obtained and read the notice required by 11 U.S.C. § 342(b).  | Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  |  |  |  |
| _  | Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the   |  |  |  |
| I request relief in accordance with the chapter of title 11, United States Code,   | chapter of title 11 specified in this petition. A certified copy of the   |  |  |  |
| specified in this peption.   | order granting recognition of the foreign main proceeding is attached.  |  |  |  |
| x ookey  | x N/A   |  |  |  |
| Separature of Debtor James P. Cooley   | X N/A (Signature of Foreign Representative)   |  |  |  |
| <u> </u>   | (Signature of Foteign Representative)   |  |  |  |
| X  |   |  |  |  |
| Signature of Joint Debtor<br>702 386 5370  | (Printed Name of Foreign Representative)  |  |  |  |
|  |   |  |  |  |
| Telephone Number (if not represented by attorney)  | Date  |  |  |  |
| Date   | - Date  |  |  |  |
| Signature of Attorney*   | Signature of Non-Attorney Bankruptcy Petition Preparer  |  |  |  |
| x N/A  |   |  |  |  |
| Signature of Attorney for Debtor(s)  | I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as   |  |  |  |
|  | defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information   |  |  |  |
| Printed Name of Attorney for Debtor(s)   | required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or  |  |  |  |
| Firm Name  | guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum   |  |  |  |
| rim Name   | fee for services chargeable by bankruptcy petition preparers, I have given the debtor   |  |  |  |
| Address  | notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is   |  |  |  |
|  | attached.   |  |  |  |
|  | None  |  |  |  |
| Telephone Number   |   |  |  |  |
| Telephone Mulliper   | Printed Name and title, if any, of Bankruptcy Petition Preparer   |  |  |  |
| Date   | Social-Security number (If the bankruptcy petition preparer is not an individual,   |  |  |  |
| **   | state the Social-Security number of the officer, principal, responsible person or   |  |  |  |
| *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information             | partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  |  |  |  |
| in the schedules is incorrect.   | N/A   |  |  |  |
|  | Address   |  |  |  |
| Signature of Debtor (Corporation/Partnership)  | Vanitza   |  |  |  |
|  | N7 / 70   |  |  |  |
| I declare under penalty of perjury that the information provided in this petition is true<br>and correct, and that I have been authorized to file this petition on behalf of the | x <u>N/A</u>  |  |  |  |
| debtor.  |   |  |  |  |
|  | Date  |  |  |  |
| The debtor requests the relief in accordance with the chapter of title 11, United States   |   |  |  |  |
| Code, specified in this petition.  | Signature of bankruptcy petition preparer or officer, principal, responsible person, or   |  |  |  |
| x N/A  | partner whose Social-Security number is provided above.   |  |  |  |
| Signature of Authorized Individual   | No. 1 and 6 |  |  |  |
|  | Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an  |  |  |  |
| Printed Name of Authorized Individual  | in preparing this document unless the bankruptcy petition preparer is not an individual.  |  |  |  |
| Title of Authorized Individual   | · · · · · · · · · · · · · · · · · · ·   |  |  |  |
|  | If more than one person prepared this document, attach additional sheets conforming   |  |  |  |
| Date   | to the appropriate official form for each person.   |  |  |  |
|  | [ ,, , , , , , , , , , , , , , , , , ,  |  |  |  |
|  | A bankruptcy petition preparer's failure to comply with the provisions of title 11 and  |  |  |  |
|  | the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or  |  |  |  |
|  | both. 11 U.S.C. § 110; 18 U.S.C. § 156,   |  |  |  |

Official Form 1- Exhibit D (Rev 10/06) page 1

|        |                   | United States Barbarict o | ankruptcy Court<br>f Nevada   |  |
|--------|-------------------|---------------------------|-------------------------------|--|
| In re: | Cooley , James P. |                           | CHAPTER: Chapter 13 CASE NO.: |  |

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

| 3. I certify that I requested credit counseling services from an approved agency but was unable to  | o obtain |
|---|----------|
| the services during the five days from the time I made my request, and the following exigent circumstance   | es merit |
| a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [I accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]. | Must be  |
|   |          |

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1-Exhibit D (Rev 10/06) page 2

- □ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
  - □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - □ Active military duty in a military combat zone.
  - □ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debter

James P. Cooley

Date: 12/16/2009

Certificate Number: 00981-NV-CC-009325032

### **CERTIFICATE OF COUNSELING**

| I CERTIFY that on December 15, 2009           | , at      | 2:57          | o'clock PM CST,                   |
|---|-----------|---------------|-----------------------------------|
| James Cooley                                  |           | receiv        | ved from                          |
| Credit Advisors Foundation                    |           |               |                                   |
| an agency approved pursuant to 11 U.S.C. §    | § 111 to  | provide cred  | lit counseling in the             |
| District of Nevada                            | , aı      | n individual  | [or group] briefing that complied |
| with the provisions of 11 U.S.C. §§ 109(h)    | and 111.  |               |                                   |
| A debt repayment plan was not prepared        | If a d    | lebt repayme  | ent plan was prepared, a copy of  |
| the debt repayment plan is attached to this o | ertificat | e.            |                                   |
| This counseling session was conducted by i    | nternet   | <del></del> . | ·                                 |
|   |           |               |                                   |
| Date: December 15, 2009                       | Ву        | /s/Sam Hoh    | man                               |
|   | Name      | Sam Hohma     | ın                                |
|   | Title     | President, C  | EEO                               |

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

## UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

4/01/07 1:19PM

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

| I hereby certify that I delivered to the debi | tor this notice required by § 342(b) of the Bankruptcy | Code.     |
|---|--|-----------|
| None  | Y  |           |
| Printed Name of Attorney                      | Signature of Attorney                                  | Date      |
| I (We), the debtor(s), affirm that I (we) ha  | Certificate of Debtor                                  |           |
| James P. Cooley                               | $x \rightarrow P$                                      | 12/16/200 |
| Printed Name(s) of Debtor(s)                  | Signature of Debtor                                    | Date      |
| Case No. (if known)                           | X  |           |
|   | Signature of Joint Debtor (if any                      | ) Date    |

#### UNITED STATES BANKRUPTCY COURT

#### **DISTRICT OF NEVADA**

| In re: |       |            |               | ) Bankruptcy No.:                                    |
|--------|-------|------------|---------------|--|
| James  | Р.    | Cooley     |               | Chapter 13   |
|        |       |            |               | ) VERIFICATION OF CREDITOR ) MATRIX )                |
|        |       |            | Debtor(s).    | )<br>)<br>)  |
|        | The a | bove named | Debtor hereby | verifies that the attached list of creditors is true |

and correct to the best of his/her knowledge.

Date \_12/16/2009 Date \_\_\_\_\_ Signature James P. Cooley
Signature

James P. Cooley 5708 Great Eagle Ct Las Vegas Nv 89122

United States Trustee 300 Las Vegas Boulevard South Las Vegas, NV 89101 (702) 388-6257

America's Servicing Company Loan# 1205302091 PO Box 10388 Des Moines IA 50306-0388 James P. Cooley 5708 Great Eagle Ct Las Vegas Nv 89122

## **List of Creditors**

### **Amount Owed**

America's Servicing Company Loan# 1205302091 PO Box 10388 Des Moines IA 50306-0388 \$264,000.00